Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 1 of 75

Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)	Chapter you are filing under:
· · · · · · · · · · · · · · · · · · ·	✓ Chapter 7 Chapter 11
	Chapter 12 Chapter 13

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Milva	
		First name	First name
	Write the name that is on	Maria	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Captain	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Milva	
	have used in the last	First name	First name
	8 years	Maria	
	la alcala caca assaultad au	Middle name	Middle name
	Include your married or maiden names.	Captain-Jolason	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 3616	xxx - xx-
	of your Social	ΛΛΛ - ΛΛ- <u>3010</u>	^^^ - ^^-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 2 of 75

Debtor 1 Milva First Name	Maria Captain  Middle Name Last Name	Case number (if known)
First Name	Middle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	4980 Lichfield Dr Number Street	Number Street
	Hoffman Est Illinois 60010	71.0.4
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 3 of 75

Debtor 1 Milva	Maria	Captain		Case number (if kno	own)	
First Name	Middle Nam					
Part 2: Tell the Court Abo	out Your Bankrup	tcy Case				
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8. How you will pay the fee	more details a cashier's che may pay with  I need to pay Individuals t	entire fee when I file my about how you may pay. Ty ck, or money order If you a credit card or check with the fee in installments. If pay Your Filing Fee in Installment (You rut is not required to, waive overty line that applies to you his option, you must fill ou and file it with your petition	rpically, if your attorney is a pre-printed you choose tallments (Commay request your fee, and our family sit the Application of the state of the st	ou are paying the submitting you ed address. ethis option, significial Form 103 this option only ad may do so on ize and you are used.	e fee yourself, r payment on y gn and attach to A).  If you are filing the file of the control o	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	Northern District of Illinois  Northern District of Illinois	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number _ Case number _ Case number _	14-02993 15-03038
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11. Do you rent your residence?	✓ No.	e 12.  r landlord obtained an eviction Go to line 12.  Fill out <i>Initial Statement About</i> this bankruptcy petition.				

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 4 of 75

Maria Captain Debtor 1 Milva \_\_ Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor?  $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 5 of 75

Debtor 1 Milva Maria Captain Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ask for a 30-day temporary waiver of the uirement, attach a separate sheet explaining what orts you made to obtain the briefing, why you were able to obtain it before you filed for bankruptcy, and at exigent circumstances required you to file this see.		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
		with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 6 of 75

Debtor 1 Milva First Name	Maria Middle Name	Captain Last Name	Case number (if known)	
	estions for Reporting Purpose	es		
16. What kind of debts do you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts y	al primarily for a personal  y business debts? Busin investment or through th	, family, or household p ness debts are debts tha ne operation of the busi	ourpose." at you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that  No.			is excluded and administrative ditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this petition,			
For you	correct.  If I have chosen to file under C of title 11, United States Code under Chapter 7.  If no attorney represents me alout this document, I have obtained the compact of the compact	Chapter 7, I am aware that e. I understand the relief a and I did not pay or agree ained and read the notice with the chapter of title 1 atement, concealing prop case can result in fines u	I may proceed, if eligibavailable under each charto pay someone who is required by 11 U.S.C. § 1, United States Code, sperty, or obtaining mone p to \$250,000, or impri	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years, or
	Signature of Debtor 1  Executed on1/13/2017		Signature of Debtor  Executed on	
		D / YYYY		MM / DD / YYYY

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 7 of 75

Debtor 1 Milva	Maria	Captain	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	· ·	1 7		•
need to file this page.	/s/ Yisroel Y Mosko	wite	Date	1/13/2017
	Signature of Attorney		M	M / DD / YYYY
	g			
	Yisroel Y Moskovits			
	Printed name			
	O			
	Semrad Law Firm Firm name			
	10 N. Martingale Roa	d		
	Street			
	Suite 400			
	0.1		100	00170
	Schaumburg		Illinois	60173
	City		State	Zip Code
	Contact phone	3122543191	Email address	imoskovits@semradlaw.com
			Illinois	
	Bar number		State	

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 8 of 75

Fill in this information to identify your case:								
Debtor 1	Milva	Maria	Captain					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
Case number (If known)			(State)					

П	Check if	this	is	an
	amende	d filir	١g	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$20,716.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$20.716.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule.	\$21,000.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$54,514.00
Your total liabi	\$75,514.00
Part 3: Summarize Your Income and Expenses	
Summarize Your Income and Expenses  Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,306.54

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 9 of 75

Debtor 1 Milva Captain Maria \_ Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,571.65 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$46,448.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$46,448.00

9g. Total. Add lines 9a through 9f.

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 10 of 75

Fill in this	informa	tion to identify your ca	ase:						
Debtor 1		lilva	Maria		Captain				
Debtor 2	F	irst Name	Middle N	ame	Last Name				
(Spouse, if fi	ling) F	irst Name	Middle N	ame	Last Name				
United Sta	ates Banl	kruptcy Court for the:	Northern		District of Illinois				
		,,			(State)				
Case num (If known)	nber _				· ·				
Officia	J Eor	m 1064/D						Check if this is an	
		m 106A/B						amended filing	
Sche	dule	A/B: Prope	rty					12/1	
category v responsibl write your	where you le for su name a	ou think it fits best. E pplying correct infori and case number (if k	e as complete a mation. If more s nown). Answer e	nd ac pace very c	asset only once. If an asset fits in more curate as possible. If two married people is needed, attach a separate sheet to the uestion.  Other Real Estate You Own or Ha	e are nis for	filing together, both a m. On the top of any a	are equally	
				_	residence, building, land, or similar pro				
7. DO YOU		to Part 2	urtable interest i	ii aiiy	residence, building, land, or similar pro	perty	<u> </u>		
	Yes. Wh	nere is the property?							
		,		Wha	t is the property? Check all that apply.	i	Do not deduct secured	claims or exemptions. Put	
1.1	01	dalares Wasselfelle	the section of the section		Single-family home			red claims on Schedule D: nims Secured by Property.	
	Street address, if available, or other de		otner description		Duplex or multi-unit building			, ,	
			_	$\blacksquare$	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?	
				ш	Manufactured or mobile home	-			
	Numbe	r Street		ш	_and nvestment property		Describe the nature o	f your ownership	
					Fimeshare		interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City State		Zip Code	H	Other				
				Who	has an interest in the property? Check		Check if this is co (see instructions)	mmunity property	
					Debtor 1 only	ı			
					Debtor 2 only				
				Ħ	Debtor 1 and Debtor 2 only				
					At least one of the debtors and another				
					er information you wish to add about thi	s iten	ı, such as local		
If you	own or l	have more than one, lis	st here:	prop	erty identification number:				
, 5 u		Taro more trial orio, in		Wha	t is the property? Check all that apply.			claims or exemptions. Put	
1.2	Street a	ddress, if available, or o	other description		Single-family home		•	red claims on Schedule D: aims Secured by Property.	
	Oli oot u	adroso, ii availabio, or c	out of docomption		Duplex or multi-unit building		Current value of the	Current value of the	
				$\blacksquare$	Condominium or cooperative  Manufactured or mobile home		entire property?	portion you own?	
					_and	-			
	Numbe	r Street		ш	nvestment property		Describe the nature o		
					Timeshare		nterest (such as fee s the entireties, or a life		
	City	State	Zip Code		Other			<u> </u>	
				Who	has an interest in the property? Check		(see instructions)	ommunity property	
				one.					
					Debtor 1 only Debtor 2 only				
				$\blacksquare$	Debtor 2 only Debtor 1 and Debtor 2 only				
				$\blacksquare$	At least one of the debtors and another				
				Oth	er information you wish to add about thi	s iten	ı, such as local		
					erty identification number:		·		

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 11 of 75

Debtor 1	Milva First Name	Maria Middle Name	Captain Last Name	Case numbe	r (if known)	
1.3Stre	et address, if available, or other	[	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State Z	ip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Mho has an interest in the propert  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and ar  Other information you wish to add	nother	Check if this is co (see instructions)	mmunity property
	the dollar value of the portion ve attached for Part 1. Write	n you own for a that number h	property identification number: all of your entries from Part 1, incl ere.			
Do you ow			in any vehicles, whether they are			
	ns, trucks, tractors, sport utility		also report it on Schedule G: Executo cycles	ory Contracts and	Unexpired Leases.	
3.1	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> <i>aims Secured by Property.</i>
	Approximate mileage:  Other information:  2011 Buick Regal		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a		Current value of the entire property? \$7007.00	Current value of the portion you own? \$7007.00
3.2	Make Model: Year:		who has an interest in the proone.  Debtor 1 only		the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors as Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 12 of 75

3.3	First Name	Middle Name	Captain Last Name	Case numbe		
	Make Model: Year: Approximate mileage:		Who has an interest in the one.  Debtor 1 only	property? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Printed claims on Schedule nims Secured by Property
	Other information:	·	Debtor 2 only  Debtor 1 and Debtor 2 or	nlv	Current value of the entire property?	Current value of the portion you own?
	Curci information.		At least one of the debtor	•		
			Check if this is commu instructions)			
3.4	Make Model:		Who has an interest in the one.	property? Check	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i>
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu instructions)	nity property (see		
Exam		•	er recreational vehicles, other ft, fishing vessels, snowmobiles,	·		
Exam	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles,  Who has an interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property  Current value of the
Exam	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessori property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check  nly rs and another  unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. F
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)  Who has an interest in the one.	property? Check  nly rs and another  unity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only	property? Check  nly rs and another  unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  nly  rs and another  inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule hims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only	motorcycle accessori  property? Check  nly  rs and another  inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 13 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... dining room table, sofa, couch, 4 TVs \$1500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... iPad, cellphone \$800.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2800.00 for Part 3. Write that number here .....

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 14 of 75

Debtor 1 Milva Captain Maria Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Navy Federal Credit Union \$309.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 15 of 75

Deb	tor 1 Milva First Name	Maria Middle Name	Captain Last Name	Case number (if known)	
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory not	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts	, or other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			·
		IRA:			·
		Retirement account:			
		Keogh:			·
		Additional account:			·
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	No		Institution name:		
	✓ Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	landlord		\$1900.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			· -
		Other:			
23.		or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No  Yes	Issuer name and description:			

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 16 of 75

Debt	tor 1 Milva First Name	Maria Middle Name	Captain Last Name	Case number (if known)	
24.				er a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529	A(b), and 529(b)(1).			
	No Institution nar	ne and description. Separa	ately file the records of any interes	sts.11 U.S.C. § 521(c):	
	<del></del>				
25.	Trusts, equitable or future exercisable for your benefi		her than anything listed in line	1), and rights or powers	
	✓ No  Yes. Describe				
26.			d other intellectual property from royalties and licensing agree	ements	
	No				
	Yes. Describe				
27.	Licenses, franchises, and c	—— other general intangibles	S		
	- N	exclusive licenses, coopera	ative association holdings, liquor l	licenses, professional licenses	
	✓ No Yes. Describe				
Mor	ney or property owed to y	/ou?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owed to y  Tax refunds owed to you	/ou?			portion you own? Do not deduct secured
	Tax refunds owed to you			Estable	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds owed to you  No Yes. Give specific informa about them, including	ation Anticipated	tax refund	Federal:	portion you own? Do not deduct secured claims or exemptions. \$6000.00
	Tax refunds owed to you  No Yes. Give specific informa	ation ng whether returns  Anticipated	tax refund	State:	portion you own? Do not deduct secured claims or exemptions.  \$6000.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific informa about them, including you already filed the and the tax years	ation ng whether returns  Anticipated	tax refund		portion you own? Do not deduct secured claims or exemptions. \$6000.00
28.	Tax refunds owed to you  No Yes. Give specific informa about them, including you already filed the and the tax years  Family support	ation Anticipated preturns		State:	portion you own? Do not deduct secured claims or exemptions.  \$6000.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	Anticipated Anticipated returns		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$6000.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific informa about them, including you already filed the and the tax years  Family support  Examples: Past due or lump so	Anticipated Anticipated returns		State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$6000.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	Anticipated Anticipated returns		State:  Local:  divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$6000.00  \$0.00  t  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	Anticipated Anticipated returns		State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$6000.00  \$0.00  t  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including your already filed the and the tax years  Family support Examples: Past due or lump so	Anticipated Anticipated returns		State: Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$6000.00  \$0.00  t  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including you already filed the and the tax years  Family support Examples: Past due or lump so No Yes. Give specific informations Other amounts someone over Examples: Unpaid wages, disa	ation ng whether returns sum alimony, spousal supplation	port, child support, maintenance,	State: Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:	\$6000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including you already filed the and the tax years  Family support  Examples: Past due or lump story No Yes. Give specific information of the amounts someone over the second of the	ation ng whether returns	port, child support, maintenance,	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including you already filed the and the tax years  Family support Examples: Past due or lump so No Yes. Give specific informations Other amounts someone over Examples: Unpaid wages, disa	ation ng whether returns sum alimony, spousal supplation	port, child support, maintenance,	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6000.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 17 of 75

Debt	tor 1 Milva	Maria	Captain	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disability		h savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list	ance company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someon	of a living trust, expect p	omeone who has died roceeds from a life insurance policy	r, or are currently entitled to receive	
	Yes. Describe				
33.	•	•	ou have filed a lawsuit or made a ance claims, or rights to sue	a demand for payment	
	Yes. Describe S	uing ex-landlord for secu	rity deposit		
34.	\$2700.00  Other contingent and uto set off claims	ınliquidated claims of e	very nature, including counterc	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	Yes. Describe				
36.			Part 4, including any entries for		\$10909.00
Part	5: Describe Any Ru	siness-Related Pror	erty You Own or Have an In	nterest In. List any real estate in Part 1	
37.	-		erest in any business-related pro		<u>-</u>
		, ga. 5. oquitubio ilite	any additions related pre		rrent value of the
	No. Go to Part 6.  Yes. Go to line 38.			<b>po</b> l Do	rtion you own? not deduct secured claims exemptions
38.	Accounts receivable or	commissions you alrea	ady earned		
	✓ No Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electro	nic devices
	✓ No Yes. Describe				

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 18 of 75

Deb	tor 1 Milva	Maria	Captain	Case number (if known)	
10	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you use in	business, and tools of yo	ur trade	
	<b>✓</b> No				
	Yes. Describe				
41	Inventory				
41.					
	<b>✓</b> No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No	.,			
	<u> </u>	Name	of entity:	% of ownership:	
	Yes. Give specific information about				
	them				<del></del>
43. (	Customer lists, mailing	lists, or other compilations			<u> </u>
	No No				
		include personally identifiable info	ermation (as defined in 11 I	ISC & 101(41A))2	
	les. Do your lists i	include personally identifiable line	omiation (as defined in 11 c	3.3.0. § 101(41 <i>A</i> )):	
	No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not already I	ist		
	<b>✓</b> No				
	Yes. Give specific				<del>_</del>
	information				<del></del>
					<u> </u>
					<del></del>
					<del></del>
					<u> </u>
45. A	dd the dollar value of	all of your entries from Part 5,	including any entries for	pages you have attached	
for Pa	art 5. Write that number	er here			
David	Describe Any F	arm- and Commercial Fis	hing-Related Property	You Own or Have an Interest In.	
Part	If you own or have ar	n interest in farmland, list it in Part	1.	Tou own or have an interest in	
46.	Do you own or have a	any legal or equitable interest	in any farm- or commerc	ial fishing-related property?	
70.	-	my legal of equitable interest	in any larin or commerc	ial listing related property.	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47				Do not deduct secured claims
17	Farm animals				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	No Noscribo				
	Yes. Describe				

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 19 of 75

Debt	or 1 Milva	Maria	Captain	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	<b>✓</b> No				
	Yes. Describe				
49	Farm and fishing equi	pment, implements, machinery,	fixtures and tools of tra	de	
10.	—	pinent, implemente, indeninery,	incurso, and toolo of tra		
	No No				
	Yes. Describe				
50.	Farm and fishing supp	olies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
	_				
E 1	Any form and commo	ercial fishing-related property yo	ı did not alraadı list		
31.		rcial listiling-related property you	d did not already list		
	✓ No				
	Yes. Describe				
EO A.	dd tha dallau walna af a	Il of very entries from Dort 6 inc	ludina onu ontrico for n	and you have attached	
		III of your entries from Part 6, inc		= -	
<b>&gt;</b>				L	
Part 7	7: Describe All Pro	pperty You Own or Have an I	nterest in That You D	id Not List Above	
53.		perty of any kind you did not alre	eady list?		
		ts, country club membership			
	✓ No				
	Yes. Give specific information				
	imomation				
					<u> </u>
54. A	dd the dollar value of a	II of your entries from Part 7. Wr	ite that number here		
Part 8	List the Totals o	f Each Part of this Form			
	Sant de Tatal maal aatat	e, line 2			
55. F	Part 1: Total real estate	e, line 2			
56. <b>r</b>	part 2 total vehicles, lir	ne 5	47007.00		
			\$7007.00	<u> </u>	
57. <b>P</b>	art 3: Total personal a	nd household items, line 15	\$2800.00		
58. <b>P</b>	art 4: Total financial a	ssets, line 36	\$10909.00		
59. <b>F</b>	Part 5: Total business-r	elated property, line 45			
60 F	Part 6: Total farm- and	fishing-related property, line 52			
			-		
61. <b>F</b>	art 7: Total other prop	perty not listed, line 54			
62. <b>1</b>	Total personal property	Add lines 56 through 61	\$20716.00		+ \$20716.00
				Copy personal property total	
					\$20716.00
63. <b>T</b>	otal of all property on \$	Schedule A/B. Add line 55 + line 6.	2		, , , , , , , , , , , , , , , , , , , ,

#### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 20 of 75

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Milva	Maria	Captain
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	as Exempt					
1.	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: , 2011 Buick Regal Line from Schedule A/B: 03	\$7,007.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description: dining room table, sofa, couch, 4 TVs  Line from Schedule A/B: 06	\$1,500.00	\$1,500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 21 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$800.00 description: **✓** \$800.00 iPad, cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(g)(1); 735 ILCS Brief \$6,000.00 5/12-1001(b) description: **✓** \$6,000.00; \$0.00 Federal, Anticipated tax 100% of fair market value, up to any refund applicable statutory limit Line from Schedule A/B: 28 735 ILCS 5/12-1001(b) Brief \$2,700.00 description: **V** \$2,700.00 Suing ex-landlord for 100% of fair market value, up to any security deposit applicable statutory limit Line from Schedule A/B: 33 735 ILCS 5/12-1001(a) Brief \$500.00 description:  $\overline{}$ \$500.00 Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$309.00 description: **✓** \$309.00 Checking account, Navy

100% of fair market value, up to any

applicable statutory limit

Federal Credit Union

17

Line from Schedule A/B:

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 22 of 75

		Doo	cument Page 22 (	)T /5		
Fill in the	nis information to identify your o	case:				
Debtor	1 Milva First Name	Maria Middle Name	Captain Last Name			
Debtor (Spouse,	2	Middle Name	Last Name			
United	States Bankruptcy Court for the:		District of Illinois (State)			
Case n			(Giaic)			
Offic	cial Form 106D					Check if this is a amended filing
Sch	edule D: Credit	tors Who Hav	e Claims Secu	red by Prop	ertv	12/1
name a	Yes. Fill in all of the informati	secured by your propert mit this form to the court w	·	·		jes, mite your
i	List all secured claims. If a creat separately for each claim. If more n Part 2. As much as possible, list name.	than one creditor has a parti	cular claim, list the other creditor	Column A  Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Santander Consumer USA Creditor's Name PO Box 961245  Number Street c/o Francesca Johnson  Fort Worth TX 76161 City State ZIP Code Who owes the debt? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	2011 Buick Regal   Value  As of the date you file,  Contingent Unliquidated Disputed Nature of lien. Check al  An agreement you n car loan) Statutory lien (such Judgment lien from Other (including a rig	the claim is: Check all that app  If that apply.  Inade (such as mortgage or secur  as tax lien, mechanic's lien)  a lawsuit  ght to offset)		\$7,007.00	\$13,993.00
	Date debt was incurred	<ul> <li>Last 4 digits of account</li> </ul>	t number	<del>-</del>		

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$21,000.00

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 23 of 75

Fill in	this infor	mation to identify your c	ase:			
Debt	or 1	Milva	Maria	Captain		
		First Name	Middle Name	Last Name		
Debt						
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
_				(State)		
(If kno	number wn)					
<u> </u>		- was 100F/F				Check if this is an amended filing
OTT	iciai F	orm 106E/F				
Sc	hedu	ıle E/F: Cre	editors Who	<b>Have Unsec</b>	ured Claims	12/1
other Form claim	party to a 106A/B) a s that are ntries in t	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> C	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim. Al xpired Leases (Official For Secured by Property. If m	lso list executory contracts rm 106G). Do not include an lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1: List	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority ur	nsecured claims against y	ou?		
	No. 0	Go to Part 2.				
	Yes.					
	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both priorit	y and nonpriority amounts, I ling to the creditor's name. I	list that claim here and show b If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

#### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 24 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **AFNI** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 404 BROCK DR PO BOX 309 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated BLOOMINGTON 61701 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **V** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? Yes AMERI FIN 4.2 \$2,905.00 Last 4 digits of account number Nonpriority Creditor's Name 10333 N Meridian St When was the debt incurred? 1/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Indianapolis Indiana 46290 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 72 Automobile Is the claim subject to offset? **✓** No Yes AT&T \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 105262 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Notice Only Is the claim subject to offset? **✓** No Yes

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 25 of 75

Debtor 1 Milva Maria Captain Case number (if known) Case number (if known)

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim			
4.4	Bank of America	- Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name Po Box 26078	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		- Contingent				
	Greensboro North Carolina 27420	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Notice Only				
	Is the claim subject to offset?	_				
	✓ No					
	Yes					
4.5	Black Expressions Book Club Nonpriority Creditor's Name	- Last 4 digits of account number	\$0.00			
	1225 S Market St.	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		- Contingent				
	Mechanicsburg Pennsylvania 17055	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts  Other. Specify Notice Only				
	Is the claim subject to offset?	✓ Other: Specify Notice Only				
	✓ No					
	Yes					
4.6	Chase Bank	- Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name P.O. Box 659732	When was the debt incurred?				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		- Contingent				
	San Antonio Texas 78265	Unliquidated				
	San Antonio         Texas         78265           City         State         Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	Other. Specify Notice Only				
	✓ No					
	Yes					

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 26 of 75

Debtor 1 Milva Maria Captain Case number (if known) Case number (if known)

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim			
4.7	City of Chicago - Parking and red Light Tickets  Nonpriority Creditor's Name  Department of Revenue - PO Box 88292  Number Street	Last 4 digits of account number  When was the debt incurred? n/a	\$0.00			
	Chicago Illinois 60680 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Notice Only				
4.8	Comcast  Nonpriority Creditor's Name 11621 E. Marginal Way # 5  Number Street  Bankruptcy Dept  Seattle Washington 98168 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred?	\$0.00			
4.9	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street  Bankruptcy Section  Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred?	\$0.00			

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 27 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 DEPT OF EDUCATION/NELN \$9,392.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/1/2010 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF EDUCATION/NELN \$8,680.00 Last 4 digits of account number 8424 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 10/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.12 \$7,731.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 9/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

#### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 28 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 DEPT OF EDUCATION/NELN \$4,825.00 Last 4 digits of account number 2824 Nonpriority Creditor's Name When was the debt incurred? 9/1/2011 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF EDUCATION/NELN \$3,878.00 Last 4 digits of account number 6524 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 9/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.15 \$3,813.00 Last 4 digits of account number 2724 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 9/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

#### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 29 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 DEPT OF EDUCATION/NELN \$3,321.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2012 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.17 DEPT OF EDUCATION/NELN \$2,975.00 Last 4 digits of account number 2924 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 7/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.18 \$1,833.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 10/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 30 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 DS Waters of America, Inc. \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 25954 Eden Landing Road Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 94545 Hayward California City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes E REALTY AND DEVELOPMENT, LLC \$0.00 4.20 Last 4 digits of account number \_ Nonpriority Creditor's Name 551 ROOSEVELT RD When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Glen Ellyn Illinois 60137 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes Illinois Tollway 4.21 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave n/a Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset?

✓ No Yes

#### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 31 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes 4.23 Kane County Circuit Clerk \$0.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 540 South Randall Road When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Saint Charles Illinois 60174 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes **NAVY FCU** 4.24 \$505.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/1/2015 PO Box 3000 Number Street As of the date you file, the claim is: Check all that apply. Contingent Merrifield 22119 Virginia Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ UnknownLoanType

**✓** No Yes

Is the claim subject to offset?

#### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 32 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Nicor - PO Box 5407 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 5407 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Carol Stream Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes 4.26 Peoples Gas \$0.00 Last 4 digits of account number \_ Nonpriority Creditor's Name n/a 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes PERSONAL FINANCE/P309 4.27 \$2,023.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/1/2011 10945 S Cicero Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60453 Oak Lawn Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_ 010 Automobile Is the claim subject to offset?

✓ No Yes

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 33 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 Progressive Leasing \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 10619 South Jordan Gateway # 100 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84095 South Jordan Utah City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes 4.29 **SNCHNFIN** \$270.00 7060 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 8/1/2016 1900 Hassell Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60169 Hoffman Est Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 04 CITY **✓** No Other. Specify OF PROSPECT HEIGHTS RED Yes Social Security Administration 4.30 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 3430 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19122 Philadelphia Pennsylvania Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_ Notice Only Is the claim subject to offset?

✓ No Yes

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 34 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Sprint \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes The Village of Glendale Heights \$0.00 4.32 Last 4 digits of account number \_ Nonpriority Creditor's Name n/a 300 Civic Center Plaza When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Glendale Heights Illinois 60139 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes US Bank 4.33 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 425 Walnut Street When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Ohio 45202 Cincinnati City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only

✓ No Yes

Is the claim subject to offset?

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 35 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 US Cellular \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Dept 0205 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60055 Palatine Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes 4.35 **VERIZON WIRELESS** \$2,363.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1/1/2014 PO BOX 4002 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 30101 Acworth Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes Village of Arlington Heights 4.36 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 33 S Arlington Heights Rd When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60005 Arlington Hts Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice Only Is the claim subject to offset? **✓** No

Yes

### Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 36 of 75

Captain Debtor 1 Milva Maria Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 Village of Hoffman Estates \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1900 Hassell Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Hoffman Estates 60169 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes 4.38 Village of Palatine \$0.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 150 West Wilson Street n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Palatine Illinois 60067 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No

Yes

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 37 of 75

Debtor 1 Milva Maria Captain Case number (if known)

### First Name Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$46,448.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$8,066.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$54,514.00 6j. Total. Add lines 6f through 6i.

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 38 of 75

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Milva	Maria	Captain	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(******)	

## Official Form 106G

٦	Check if this is an
_	amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or o	ompany with whom you hav	e the contract or lease	State what the contract or lease is for
2.1 Rakeesh Pa Name	tel		Residential Lease, Debtor is Lessee, Residential Lease
Number	Street		
City	State	Zip Code	

	Case 17-010			tered 01/13/17 13:56:34 e 39 of 75	Desc Main
Fill in this	information to identify your o	case:			
Debtor 1	Milva First Name	Maria Middle Name	Captain Last Name		
Debtor 2 (Spouse, if fi	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)		
Offici	al Form 106H				Check if this is an amended filing
Sched	dule H: Your Co	debtors			12/15
filing toge the entrie	ther, both are equally respo	nsible for supplying corre	ct information. If more	s complete and accurate as possible space is needed, copy the Addition op of any Additional Pages, write you	al Page, fill it out, and number
1. Do	you have any codebtors? (If No Yes	you are filing a joint case, c	lo not list either spouse	as a codebtor.)	
	lifornia, Idaho, Louisiana, Neva No. Go to line 3. Yes. Did your spouse, for No Yes. In which commu	nda, New Mexico, Puerto Rid	co, Texas, Washington, avalent live with you at the		ŕ
	Name of your spouse,	former spouse, or legal equi	valent		

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

State

Number Street

City

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: Captain, Myneshea Schedule D, line Name Schedule E/F, line 4.13 Number Street Schedule G, line \_\_ City State Zip Code

Zip Code

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 40 of 75

			9		
Fill in this information t	o identify your case:				
Debtor 1 Milva	Maria	Captair	1		
First Name	Middle Name	Last Na	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	amo.	-   -	An amended filing
			-		A supplement showing post-petition chapter 1
United States Bankruptcy the: Case number	Court for Northern	District of Illir (St	nois tate)		expenses as of the following date:
(If known)					MM / DD / YYYY
Official Form	1061				
Schedule I: Yo	our Income				12/1
information about your	spouse. If you are separated a s needed, attach a separate sh wer every question.	nd your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employme     information	nt	Debtor 1			Debtor 2
information.	Employment status	Employ	/ed		Employed
If you have more than attach a separate page	one job,	Not Em			Not Employed
information about addit employers.		DSP	ipioyed		Not Employed
Include part time, seaso	·	Search Inc			
self-employed work.	Employer's address	1925 N Cly	hourn Ave		
Occupation may includ or homemaker, if it app		Number Stre			Number Street
		Chicago City	Illinois State	60614 Zip Code	City State Zip Code
	How long employed there?				
Part 2: Give Details	About Monthly Income				
Estimate monthly inco spouse unless you are se		<b>rm.</b> If you have r	nothing to repo	ort for any line, v	write \$0 in the space. Include your non-filing
If you or your non-filing space, attach a sep		er, combine the i	nformation for	all employers fo	or that person on the lines below. If you need
			For	Debtor 1	For Debtor 2 or non-filing spouse
	vages, salary, and commissions (be iid monthly, calculate what the month		2.	\$2,210.54	——
3. Estimate and list m	onthly overtime pay.		3.	+ \$0.00	
4. Calculate gross inc	ome. Add line 2 + line 3.		4.	\$2,210.54	

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 41 of 75

Debtor 1Milva		Captain	Case numbe	r <i>(if</i>	
First Name	Middle Name L	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4.	\$2,210.54		
5. List all payroll deductions					
5a. Tax, Medicare, and So	ocial Security deductions	5a.	\$252.01		
5b. Mandatory contributi	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	ns for retirement plans	5c.	\$0.00		
5d. Required repayments	s of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obli	igations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Sp	ecify:			· · · · · · · · · · · · · · · · · · ·	
•	ns. Add lines 5a + 5b + 5c + 5d + 5e +5f		\$252.01		
7. Calculate total monthly ta	ake-home pay. Subtract line 6 from line	4. 7.	\$1,958.54		
8. List all other income regu	ılarly received:				
8a. Net income from rent business, profession,	al property and from operating a or farm				
	each property and business showing rand necessary business expenses, and come.	8a.	\$0.00		
8b. Interest and dividend	ls	8b.	\$0.00		
8c. Family support payme dependent regularly r	ents that you, a non-filing spouse, or receive	a			
Include alimony, spous divorce settlement, and	sal support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment comp	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that you	sistance that you regularly receive and the value (if known) of any non- u receive, such as food stamps (benefits I Nutrition Assistance Program) or ams Income	8f.	\$348.00		
8g. Pension or retiremen		8g.	\$0.00		
8h. Other monthly incom		8h. +			
•	lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$348.00		
10. <b>Calculate monthly incom</b> Add the entries in line 10 fo	<b>ne.</b> Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$2,306.54	- =	\$2,306.54
Include contributions from friends or relatives.	ontributions to the expenses that you an unmarried partner, members of your ts already included in lines 2-10 or amou	household, you	r dependents, your roomr		
Specify:				11	. + \$0.00
	ast column of line 10 to the amount in Summary of Schedules and Statistical Sui				\$2,306.54 Combined
No.	se or decrease within the year after y	you file this for	m?		monthly income
Yes. Explain:					

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 42 of 75

			DOC	ument Page 4	2 01 75			
Fill in this infor	mation to identif	y your case:						
Debtor 1	Milva		Maria	Captain				
	First Name		Middle Name	Last Name		heck if this is:		
Debtor 2 (Spouse, if filing)	First Name		Middle News	L ant Name a	—   ř	An amended fili	ng	
	First Name		Middle Name	Last Name		_	_	petition chapter 13
United States B	Bankruptcy Court	for the: Northern	1	District of Illinois (State)	_	expenses as of		
Case number				(Oldic)				
(If known)						MM / DD / YYY	Y	
Official	Form 10	6J						
Schedul	e J: Your	Expenses	6					12/1
information. If (if known). Ans		eeded, attach ar ion.		are filing together, both a is form. On the top of any				
1. Is this a joi	nt case?							
✓ No. Go	o to line 2							
Yes. D	oes Debtor 2 live	e in a separate h	ousehold?					
[	No							
[	Yes. Debtor 2	must file Official F	orms 106J-2, <i>Exp</i>	enses for Separate Househo	old of Debtor 2.			
2. Do you hav	re dependents?	No						
	Debtor 1 and	T	this information for	2000	ship to	Dependent's	•	endent live
Debtor 2.		each depend	ient	Debtor 1 or Debtor 2		age	with you?	
				Child			✓ Yes.	
				Child			No.	
				-			✓ Yes.	
				Child			No.	
							✓ Yes.	
	-	✓ No Yes						
Part 2: Esti	mate Your On	going Monthly	Expenses					
	of a date after th		-	you are using this form a upplemental Schedule J, c			-	
				e if you know the value of ne (Official Form B 106I.)	:			Your expenses
	I or home owner or the ground or l		r your residence.	Include first mortgage paym	nents and		4.	\$599.00
If not inc	luded in line 4:							
4a. Real e	state taxes						4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 43 of 75

 Debtor 1 First Name
 Maria
 Captain
 Case number (if known)

 Last Name
 Last Name

FIISUNAITIE	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments t	or your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$100.00
6b. Water, sewer, garbage collection	on	6b.	\$78.00
6c. Telephone, cell phone, Interne	t, satellite, and cable services	6c.	\$460.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$348.00
8. Childcare and children's educat	ion costs	8.	\$0.00
9. Clothing, laundry, and dry clean	ing	9.	\$50.00
10. Personal care products and se	rvices	10.	\$25.00
11. Medical and dental expenses		11.	\$10.00
12. <b>Transportation.</b> Include gas, ma Do not include car payments	intenance, bus or train fare.	12.	\$75.00
13. Entertainment, clubs, recreation	on, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and re	eligious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted	d from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$50.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes dedu	cted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1		17a	\$508.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
47.1.00		17d	\$0.00
	ntenance, and support that you did not report as deducted from Your Income (Official Form 106I).	18.	\$0.00
19.Other payments you make to su	ipport others who do not live with you.		
Specify:		19.	\$0.00
20.Other real property expenses no	ot included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or re	enter's insurance	20c	\$0.00
20d. Maintenance, repair, and uple	eep expenses.	20d	\$0.00
20e. Homeowner's association or	condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 44 of 75

Debtor 1		Maria	Captain	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Other.</b>	Specify:				21	\$0.00
00 0-1-						
	late your monthly expe	enses.				\$2,303.00
	dd lines 4 through 21.					\$0.00
	., , , ,	penses for Debtor 2), if any,				\$2,303.00
		e result is your monthly exp	enses.		22.	
23.Calcul	ate your monthly net in	ncome.				
23a. C	opy line 12 (your combir	ned monthly income) from	Schedule I.		23a	\$2,306.54
23b. C	opy your monthly expen	nses from line 22 above.			23b	\$2,303.00
		penses from your monthly in	ncome.			\$3.54
Т	he result is your monthly	y net income.			23c	
	gage payment to increase	o finish paying for your car le or decrease because of a r				

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 45 of 75

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Milva	Maria	Captain
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

## Official Form 106Dec

## Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Milva Captain	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 1/13/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 46 of 75

Debtor 1	Milva		Maria		Captain				
Debtor 2	First Na	me	Middle I	Name	Last Nam	е			
(Spouse, if fi	ling) First Na	me	Middle I	Name	Last Nam	е			
United Sta	ates Bankrupto	y Court for the:	Northern		District of Illino (State				
Case num	nber				(State	<del></del>			
									Check if this i
Offici	al Form	า 107							amended filin
State	ment of	Financia	al Affairs f	or Inc	dividuals	Filing fo	r Bankrı	uptcy	12
									supplying correct your name and case
		iswer every q	•	arate sire		. On the top c	r arry addition	mai pages, with	your name and oase
Part 1:	Give Details	About Your	Marital Status	and Whe	ere You Lived	Before			
1. Wh	at is your cur	ent marital st	atus?						
•••••	at is your our	ciit illaritai st	atus.						
	Mounted								
	Married Not married								
□	Not married								
2. Dui	Not married	years, have y	ou lived anywhere	e other th	an where you liv	ve now?			
2. Dui	Not married ring the last 3				-		2004		
2. Dui	Not married ring the last 3		ou lived anywherd ou lived in the las		-		now.		
2. Dui	Not married ring the last 3			at 3 years.	-		now.		Dates Debtor 2 lived
2. Dui	Not married ring the last 3 No Yes. List all o			at 3 years.	Do not include v	where you live I	now.		Dates Debtor 2 lived there
2. Dui	Not married ring the last 3 No Yes. List all o			at 3 years.  Dates [	Do not include v	where you live to Debtor 2:	now. s Debtor 1		
2. Dui	Not married ring the last 3 No Yes. List all o	of the places y		ot 3 years.  Dates I there	Do not include v	where you live to Debtor 2:			there  Same as Debtor 1
2. Dui	Not married ring the last 3  No Yes. List all o	of the places you		Dates I there	Do not include v  Debtor 1 lived  01/2016	where you live to Debtor 2:	s Debtor 1		there  Same as Debtor 1  From
2. Dui	Not married  ring the last 3  No  Yes. List all c  Debtor 1:  1310 N. White Number Street	of the places you water Ln	ou lived in the las	Dates I there	Do not include v	Debtor 2:	s Debtor 1		there  Same as Debtor 1
2. Dui	Not married ring the last 3 No Yes. List all c Debtor 1:	of the places you		Dates I there	Do not include v  Debtor 1 lived  01/2016	Debtor 2:	s Debtor 1	Zip Code	there  Same as Debtor 1  From
2. Dui	Not married  ring the last 3  No  Yes. List all c  Debtor 1:  1310 N. White Number Street  Palatine	of the places you ewater Ln	ou lived in the las	Dates I there	Do not include v  Debtor 1 lived  01/2016	Debtor 2:  Same a  Number Street	s Debtor 1 eet	Zip Code	there  Same as Debtor 1  From
2. Dui	Not married  ring the last 3  No  Yes. List all c  Debtor 1:  1310 N. Whit Number Street  Palatine City  1548 N. Park	ewater Ln t Illinois State	ou lived in the las	Dates I there  From _ To _	Do not include v  Debtor 1 lived  01/2016  10/2016	Debtor 2:  Same a  Number Stre	State State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Dui	Not married  ring the last 3  No  Yes. List all of  Debtor 1:  1310 N. White Number Street  Palatine City	ewater Ln t Illinois State	ou lived in the las	Dates I there  From _	Do not include v  Debtor 1 lived  01/2016  10/2016	Debtor 2:  Same a  Number Street	State State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Dui	Not married  ring the last 3  No  Yes. List all c  Debtor 1:  1310 N. Whit Number Street  Palatine City  1548 N. Park	ewater Ln t Illinois State	ou lived in the las	Dates I there  From _	Do not include v  Debtor 1 lived  01/2016  10/2016	Debtor 2:  Same a  Number Stre	State State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 47 of 75

Debtor 1 Milva Maria Captain Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1205.88 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$30598.69 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$24793.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. Link \$340.00 From January 1 of current year until the date you filed for bankruptcy: Est. SSI \$3,031.00 For last calendar year: Est. Link \$6,084.00 (January 1 to December 31, 2016 Est. SSI \$5,196.00 For the calendar year before that: \$8,088.00 Est. Link (January 1 to December 31, 2015

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 48 of 75

Debtor 1 Milva Captain Maria \_\_ Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 49 of 75

or 1	Milva		Maria		ptain	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp ige	ders include your loorations of which	relatives; ar you are ar or a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? You are a general partner; g securities; and any managing of domestic support obligations,
<b>✓</b>	No						
	Yes. List all payı	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on No Yes. List all payr	-	ranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 50 of 75

Debtor 1 Milva Captain Maria Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pro-se Pending Cook County Circuit Court CAPTAIN v. BHARGAVA Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M3-007779 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 51 of 75

Debt	otor 1 Milva First Name	Maria Middle Name	Captain Last Name	Case number (if known)	
11.	Within 90 days before you fil accounts or refuse to make			pank or financial institution, set off any an	nounts from your
	✓ No  Yes. Fill in the details.				
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		
	Number Street		Last 4 digits of account	number: XXXX-	
	City State	Zip Code	-		
12.		d for bankruptcy, was		possession of an assignee for the benefit	of creditors, a court-
	✓ No ☐ Yes	,			
Part	t 5: List Certain Gifts and	Contributions			
13.	<u></u>	ed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for	r each gift.			
	Gifts with a total value of per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gav	ve the Gift	-		_
	Number Street		-		
	City State Person's relationship to yo	Zip Code ou	-		
	Person to Whom You Gav	ve the Gift	-		
	Number Street		-		
	City State Person's relationship to yo	Zip Code ou	-		

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 52 of 75

Debt	or 1	Milva	Maria	Captain	Case number (if know)	1)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 vears before you file	d for bankruptev. did	vou give any gifts or contri	butions with a total value o	f more than \$600	to any charity?
		No		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		•	,
			and gift or contribution	an .			
	Ш	Yes. Fill in the details for e	_				
		Gifts or contributions to that total more than \$60		Describe what you con	tributed	Date you contributed	Value
		that total more than \$60				Continuatou	
		Charity's Name					
		Offairty 3 Name					
				•			
		Number Street					
		01-1-	7'- 0-1-				
		City State	Zip Code				
Part	6:	List Certain Losses					
15.	Wit	hin 1 year before you filed	for bankruptcy or sin	ice you filed for bankruptcy	, did you lose anything bec	ause of theft, fire,	other disaster, or
	gan	nbling?					
	<b>✓</b>	No					
		Yes. Fill in the details.					
		Describe the property yo	u lost and	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claim A/B: Property.	S OII line 33 OI Scriedule		
				7			
Part	7:	<b>List Certain Payments</b>	or Transfers				
	Incl	ude any attorneys, bankrupto No Yes. Fill in the details.	cy petition preparers, o	r credit counseling agencies f	or services required in your ba	nkruptcy.	
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Foo - Trustoo	disbursements from prior	03/2016	\$161.98
		Person Who Was Paid		case 161.98	alobatociticitio italii pilat	30,2010	ψ.σσσ
		10 N. Martingale Road					
		Number Street					
		Suite 400					
		Schaumburg Illinois	60173				
		City State	Zip Code				
		Email or website address					
		None					
		Person Who Made the Pay	ment, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Pay	ment, if Not You				

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 53 of 75

		Maria	Captain	Case nu	mber (if known)		
	First Name	Middle Name	Last Name				
help	you deal with your credi	tors or to make paym	ents to your creditors?	our behalf pa	y or transfer any prope	erty to anyone	who promised to
<b>✓</b>	No Yes. Fill in the details.						
			Description and value of a	ny property	Date	Amo	unt of payment
			transferred	пу ргоренту	paymen	t or	unt of payment
	Person Who Was Paid						
	Number Street						
	City State	Zip Code					
	transfers that you have alrea			a security inter	est or mortgage on you	r property). Do ı	not include gifts
Ш	100. I iii ii i u io dottailo.		Description and value of a		Describe any presents		Data
			property transferred		payments received or		Date transfer was made
	Person Who Received Trans	nsfer					
	Number Street						
	-						
	,	•					
	Person Who Received Trans	nsfer	•				
	Number Street						
	City State Person's relationship to yo	Zip Code u					
ben	eficiary?		d you transfer any property to	a self-settled	trust or similar device	e of which you	are a
<b>✓</b>	No Yes Fill in the details						
	1 00. 1 III II I II G GETAIIS.		Description and value of	the property	transferred		Date transfer was made
	Name of trust						
	With ben (The	help you deal with your crediction not include any payment or No No Yes. Fill in the details.  Person Who Was Paid  Number Street  City State  Within 2 years before you file the ordinary course of your but and transfers that you have alrest and transfers that you have alrest No Yes. Fill in the details.  Person Who Received Transfers of Number Street  City State Person's relationship to your person Who Received Transfers that you have alrest Number Street  City State Person's relationship to your person Who Received Transfers that you have alrest Number Street  City State Person's relationship to your person Who Received Transfers that you have alrest Number Street  City State Person's relationship to your person Who Received Transfers that you have alrest Number Street Numbe	Within 1 year before you filed for bankruptcy, did y help you deal with your creditors or to make paym Do not include any payment or transfer that you listed  No Yes. Fill in the details.  Person Who Was Paid Number Street  City State Zip Code  Within 2 years before you filed for bankruptcy, did the ordinary course of your business or financial a include both outright transfers and transfers made as and transfers that you have already listed on this stater  No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Within 10 years before you filed for bankruptcy, diebeneficiary? (These are often called asset-protection devices.)  No Yes. Fill in the details.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on you help you deal with your creditors or to make payments to your creditors?  No Yes. Fill in the details.  Description and value of a transferred  Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise to the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a and transfers that you have already listed on this statement.  No Yes. Fill in the details.  Description and value of a transfers that you have already listed on this statement.  No Yes. Fill in the details.  Description and value of a property transferred  Description and value of a property transferred  City State Zip Code Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer    Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to be beneficiary?  (These are often called asset-protection devices.)  No Yes. Fill in the details.	First Name	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proper help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.  NO Yes, Fill in the details.  Description and value of any property transferred  Person Who Was Paid  Number Street  City State Zip Code  Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, oth the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security such as the granting of a security interest or mortgage on you and transfers that you have already listed on this statement.  No Yes, Fill in the details.  Description and value of any property to anyone, oth the ordinary course of your business or financial affairs?  Number Street  Description and value of any property interest or mortgage on your property transferred  Description and value of any property payments received or in exchange  Person Who Received Transfer  Number Street  Gity State Zip Code  Person's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device beneficiary?  (These are often called asset-protection devices.)  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device beneficiary?  (These are often called asset-protection devices.)	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Description and value of any property to anyone, other than property transferred  Date payment or transfer was made  Purson Who Was Paid  Number Street  Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than properties ordinary course of your business or financial affairs? Include both outright transfers and transfers made as socially (such as the granting of a security interest or mortgage on your property). Do and transfers that you have already listed on this statement.  No Yes. Fill in the details.  Description and value of any property interest or mortgage on your property. Do and transfers that you have already listed on this statement.  Description and value of any property interest or mortgage on your property. Do and transfer that you have already listed on this statement.  Description and value of any property interest or mortgage on your property or payments received or debts paid in exchange  Person Who Received Transfer  Number Street  City State Zip Code  Purson's relationship to you  Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you beneficiary?  These are often called asset-protection devices.)  No Yes. Fill in the details.

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 54 of 75

Debtor 1 Milva Captain Maria Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 55 of 75

Captain Debtor 1 Milva Maria Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 56 of 75

Deb	tor 1			Maria	С	aptain	Cas	se number <i>(it</i>	known)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a party	y in any judic	ial or administ	trative proce	eeding under	r any environmer	ntal law? In	clude settler	ments and ord	ers.
	Ħ	Yes. Fill in the det	ails.								
	ш				Court or ag	gency		Nature o	of the case		Status of the
		Case title									case
					Court Name	)					Pending
		Case number			NumberStre	eet					On appeal
					City	State	Zip Code				Concluded
Pari	t 11:	Give Details Ab	oout Your B	usiness or C			·				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any busines	s?
		A sole propri	etor or self-e	mployed in a tr	rade, profes	sion, or othe	r activity, either f	full-time or p	art-time		
		A member of	a limited liab	ility company (	(LLC) or limit	ed liability pa	artnership (LLP)				
		A partner in a	a partnership								
		An officer, dir	rector, or ma	naging executi	ive of a corp	oration					
				f the voting or	-		poration				
		_					'				
	✓	No. None of the a									
		Yes. Check all that	at apply abov	e and fill in the	e details belo	ow for each b	ousiness.				
					Desc	ribe the nat	ure of the busine	ess			number Do not number or ITIN.
					_				EIN:		
		Business Name									
		Number Street			Name	e of account	ant or bookkeep	per	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street							Dates husi	ness existed	
		Number Street			Name	e of account	ant or bookkeep	per	Dates busi	ness existed	
		City	State	Zip Code					From	То	
					Desc	ribe the nat	ure of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			Name	e of account	ant or bookkeep	per	Dates busi	ness existed	
		City	State	Zip Code			J. 200KKOG		From	To	

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 57 of 75

Debt	tor 1 Milva	Maria	Captain	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years be creditors, or other		ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in the	e details below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number St	reet	_	
	City	State Zip Code	_	
Part	12: Sign Belov	N		
t	rue and correct. I a bankruptcy case	understand that making a false sta	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	* _	/s/ Milva Captain		
	S	ignature of Debtor 1		Signature of Debtor 2
	D	Pate 1/13/2017		Date
	Did you attach add	ditional pages to Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
[ [	✓ No Yes			
	Did you pay or agr	ee to pay someone who is not an at	torney to help you fill out	bankruptcy forms?
Į į	<b>√</b> No			
Ì	Yes. Name of p	person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 58 of 75

Fill in this information to identify your case:						
Debtor 1	Milva	Maria	Captain			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(******)			

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Santander Consumer USA Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2011 Buick Regal | Value: \$7,007.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 59 of 75

Debto	r <u>Milva</u>	Maria	Captain	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Person	onal Property Leas	es	
informa		ate leases. Unexpire	d leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	scribe your unexpired personal	property leases		Will the lease be assumed?
Le	ssor's name:			No Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			No Yes
	scription of leased operty:			
Le	ssor's name:			No Yes
	scription of leased operty:			
Le	ssor's name:			No Yes
	scription of leased operty:			_
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Part 3:	Sign Below			
	er penalty of perjury, I declare perty that is subject to an unex		my intention about any	property of my estate that secures a debt and any personal
_	/s/ Milva Captain		_ <b>x</b>	
5	Signature of Debtor 1		Siç	gnature of Debtor 1
	Date 1/13/2017 MM/DD/YYYY		Da	ate MM/DD/YYYY

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 60 of 75

B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Milva Maria Captain	Case No.	
	Debtor		(If known)
		Chapter	Chapter 7
	DISCLOSURE OF COMP	ENSATION OF ATTORNE	Y FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F compensation paid to me within one year before rendered or to be rendered on behalf of the debtor.	the filing of the petition in bankruptcy, or ag	reed to be paid to me, for services
	For legal services, I have agreed to accept		\$665.00
	Prior to the filing of this statement I have received	d	\$0.00
	Balance Due		\$665.00
2.	The source of the compensation paid to me was:		
	Debtor	Other (specify)	
3.	The source of the compensation paid to me is:		
	<b>✓</b> Debtor	Other (specify)	
4.	I have not agreed to share the above-disclos members and associates of my law firm.	ed compensation with any other person unle	ess they are
	I have agreed to share the above-disclosed of members or associates of my law firm. A cop the people sharing in the compensation, is a	by of the agreement, together with a list of the	
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation bankruptcy;		
	b. Preparation and filing of any petition, sch	edules, statements of affairs and plan which	may be required;
	c. Representation of the debtor at the meeti	ng of creditors and confirmation hearing, and	d any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-discle	osed fee does not include the following servi	ices:
		CERTIFICATION	
	certify that the foregoing is a complete statement or(s) in this bankruptcy proceedings.	of any agreement or arrangement for payme	nt to me for representation of the
	1/13/2017	/s/ Yisroel Y Moskovit	s
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 65 of 75

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Captain, Milva Maria	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter7		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Th knowledge		ify that the attached list of creditors is tru	ue and correct to the best of their		
Date:	1/13/2017	/s/ Captain, Milva	ı Maria		
		Captain, Milva Ma Signature of Debi			

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

AMERI FIN 10333 N Meridian St Indianapolis, IN, 46290

VERIZON WIRELESS PO BOX 4002 Acworth, GA, 30101

PERSONAL FINANCE/P309 10945 S Cicero Ave Oak Lawn, IL, 60453

NAVY FCU PO Box 3000 Merrifield, VA, 22119

SNCHNFIN 1900 Hassell Rd Hoffman Est, IL, 60169

E REALTY AND DEVELOPMENT, LLC 551 ROOSEVELT RD Glen Ellyn, IL, 60137

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

AFNI PO Box 3517 Bloomington, IL, 61702

Kane County Circuit Clerk 540 South Randall Road Saint Charles, IL, 60174

Illinois Tollway PO Box 5544 Chicago, IL, 60680 AT&T PO Box 105262 Atlanta, GA, 30348

Bank of America Po Box 26078 Greensboro, NC, 27420

DS Waters of America, Inc. 25954 Eden Landing Road Hayward, CA, 94545

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville, OH, 43081

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Comcast p.o. box 196 Newark, NJ, 07101

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

US Cellular Dept 0205 Palatine, IL, 60055

Sprint P O Box 629023 El Dorado Hills, CA, 95762

Nicor - PO Box 5407 PO Box 5407 Carol Stream, IL, 60197

The Village of Glendale Heights 300 Civic Center Plaza Glendale Heights, IL, 60139 Peoples Gas 200 E. Randolph Chicago, IL, 60601

Black Expressions Book Club 1225 S Market St. Mechanicsburg, PA, 17055

Social Security Administration PO Box 3430 Philadelphia, PA, 19122

US Bank Po Box 5229 C/O Bankruptcy Department Cincinnati, OH, 45201

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Village of Arlington Heights 33 S Arlington Heights Rd Arlington Hts, IL, 60005

Village of Palatine 150 West Wilson Street Palatine, IL, 60067

Progressive Leasing 256 West Data Drive Draper, UT, 84020

Village of Hoffman Estates 1900 Hassell Rd Hoffman Estates, IL, 60169

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do he reby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$665.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and at tendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

**Debtor Initials** 

402833

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: January 1/2

Client Milva M. Captáin

Attorn**e**y

Yisroel Y. Moskovits

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 71 of 75

Fill in this infor	mation to identify your ca	ise:			
Debtor 1	Milva First Name	Maria Middle Name	Captain Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					Check if this is a
Official	Form 106De	С			amended filing
		_ Individual Debt	or's Schedule	s	12/1:
U.S.C. §§ 152, Part 1: Sigr	1341, 1519, and 3571.			o \$250,000, or imprisonment for up t	
Did you p	pay or agree to pay some	one who is NOT an attorno	ey to help you fill out bar	nkruptcy forms?	
✓ No Yes.	Name of person		Attach Bankruptcy Signature (Official	Petition Preparer's Notice, Declaration, Form 119).	and
that they	enalty of perjury, I declare y are true and correct.	e that I have read the sum	<b>/</b>	d with this declaration and	
Cianoturo	of Debtor 1		Signatu	re of Debtor 2	

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 1/13/2017

## Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 72 of 75

Debtor 1	Milva	Maria	Captain	Case number (f known)
	First Name	Middle Name	Last Name	PROMISSIONERS (* ) PROMISSIONERS MANIMENTES (* * ) \$3 MANIMENTAL A CHARGE (* ) CHARGE (* ) AND EL SEGONDO
	thin 2 years before yeditors, or other part		l you give a financial state	ment to anyone about your business? Include all financial institutions,
<b>▽</b>	No Yes. Fill in the deta	ils below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		<del></del>	
	City	State Zip Code	<del></del>	
	Sign Below			
a bai	nkruptcy case can re	live Captain e of Debtor 1	0, or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2
	Date 1/	10/0017	/	Date
Did y			of Financial Affairs for Indi	ividuals Filing for Bankruptcy (Official Form 107)?
	√es			
Did y	ou pay or agree to p	ay someone who is not an	attorney to help you fill ou	it bankruptcy forms?
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 73 of 75

Debtor	Milva	Maria	Captain	Case number (if
1	First Name	Middle Name	Last Name	known)
		d Personal Property Leas		
informa	tion below. Do not list	operty lease that you listed it real estate leases. Unexpired property lease if the trustee	d leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Des	scribe your unexpired p	ersonal property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Less	sor's name:			No Yes
	cription of leased perty:			
Less	sor's name:			No Yes
	cription of leased perty:			
Less	sor's name:			No Yes
	cription of leased erty:			
art 3:	Sign Below		-	
Unde prope	r penalty of perjury, I de rty that is subject to a	eclare that I have indicated in une pired lease.	my intention about any p	roperty of my estate that secures a debt and any personal
	s/ Milva Captain	Muager	<b>★</b> Sign	ature of Debtor 1
Da	te 1/13/2017 MM/DD/YYYY		Date	MM/DD/YYYY

Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 74 of 75

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Captain, Milva Maria	Case No	
	Debtor(s)	Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
knowled	The above named Debtors hereby verify t	that the attached list of creditors is tru	ue and correct to the best of their
Date:	1/13/2017	/s/ Captain, Milva Captain, Milva Ma Signature of Debu	aria



# Case 17-01063 Doc 1 Filed 01/13/17 Entered 01/13/17 13:56:34 Desc Main Document Page 75 of 75

Debtor 1 Milva	Maria Middle Name	Captain Last Name	Case number (if known	V	
Part 6: Answer These Que	estions for Reporting Purpo				
16. What kind of debts do you have?	160. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under  ✓ Yes. I am filing under Chaexpenses are paid to ✓ No.  ☐ Yes.	pter 7. Do you estim nat funds will be avai	ate that after any exempt pro able to distribute to unsecure		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00 10,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 1,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10,i ☐ \$50,i	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 1,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below		I de de leve une	for populty of periun, that t	he information provided is true and	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2				
	Executed on 1/13/2017 Executed on MM / DD / YYYY				